YUKON 2000

Women in the Yukon Economy: A Blueprint for the Future

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1. INTRODUCTION

Sound economic development for the Yukon must be based on a strategy that includes all Yukon people, women and men. Women now account for more that 47% of the working age population of the Yukon [1] and they are more than 42% of the labour force. As well, women represent a high percentage of workers in the service sector and in government employment -- the two sectors of the Yukon economy where more than 82% of all Yukon workers are employed.[2]

Economists do not always include women in their analysis. Studies of labour markets are sometimes based on male workers only, and there may be a tendency to overlock the specific needs and concerns of women workers. Women in the paid labour force do not usually do the same kinds of jobs as men. They are found mainly in what is often referred to as "women's work" -- occupations where almost all the workers are women. Strategies based on "men's work" or occupations where most of the workers are men, will therefore not address the needs of women workers, and policy-makers who take this approach risk leaving out a large segment of the labour force.

The importance of including women in all phases of economic development was recognized by the United Nations when it selected development (along with equality and peace) as one of the three themes for the International Decade for Women, which ended with the Nairobi conference last year. The participating nations, including Canada, developed strategies for the advancement of women to the year 2000, and the United Nations Commission on the Status of Women urged that women be included in economic development at all levels - as planners, decision-makers, policy-makers, contributors and beneficiaries. Women should be an integral part of the process, said the Commission, recognizing that "development prospects will be improved and society advanced through the full and effective participation of women."[3]

But the commitment to include women must be made effective, said the Commission, "and should not be confined solely to statements of intention within plans or to small scale, transitory women's programs."

Yukon 2000 is to be a comprehensive economic development strategy. It is therefore essential that the possible differential impact of proposals on women

workers be given consideration and that plans be made specifically to include women in all phases of the development strategy.

This paper represents a first step toward that goal. Data on women's participation in the Yukon economy is scanty. Census data from 1981 is now five years out of date. Many of the important changes in the economic role of Canadian women have evolved quite recently. It was only in 1984, for example, that Canada reached the point when a majority of mothers with children under the age of three were working outside their homes - most of them in full-time jobs.[4]

There are no recent data on women's employment and unemployment in the Yukon. Nor do we have recent information on earnings from employment, or sources of income by gender. However, the information that is available about women in the Canadian economy generally is probably a reliable indication of where women are in the Yukon economy. The more recent data, combined with the information from the 1981 Census, can give us a picture of the role women are now playing in the economy of the Yukon and suggest strategies to integrate them

in economic development for the Territory for the rest of this century.

Women in the Yukon have always worked. But in the past, their work was generally unpaid, and their contributions to the economy was largely unrecognized.

> Few women are enrolled among the Makers of Canada. Yet in all save the earliest years they have formed nearly half the population and done almost half the work. But historians and businessmen tell us little of the part they have played. The women's stage was set not in the limelight but in the firelight. (Skelton, The Backwoodswomen, 1924:7)[5]

Society has been profoundly affected by the changed economic role of women. Family life has changed; laws have been passed and policies have been developed to meet the challenges of the new roles; and the perceptions of women and men about the part they play in society is beginning to change too. Many more changes are needed, however, if we wish to meet the objective of a full and equal integration of women into all aspects of economic life. A major problem that must be addressed is the poverty of women. Almost 59% of elderly women who are single, divorced or widowed in Canada, have incomes below $9,000 a year - close to the poverty level for an individual alone.[6]

But the poorest of the poor are the women who head single parent families. More than 11% of all Canadian families are now single-parent families (over 12% of Yukon families), most of them headed by women. A shocking 60% of all single-parent families headed by a woman who is under age 65 are now poor families.[7]

The Yukon's development strategy must recognize the harsh reality of work and family life for many women, and must take these into consideration in formulating policies to benefit all citizens of the Territory. It is also important to emphasize that these are economic issues and not merely social concerns.

2. WOMEN'S PARTICIPATION IN THE WORK FORCE

Forty years ago, only 20% of adult women participated in the work force. Less than five per cent of married women worked outside their homes.[8] Married women accounted for less than 13% of the female labour force. By 1985, 55% of married women worked outside their homes, and 61% of all women in the work force were married women.[9]

These figures include women of all ages, so they hide some important differences

that have now appeared in the work patterns of women of different generations. Women now in their late forties and fifties followed what many people apparently still believe is traditional for women. They dropped out of the work force when they got married or when their first child was born, and remained at home as full-time homemakers after that. These were the mothers of the baby boom generation. When they were in their childbearing years, the typical woman had four children. This generation of women has now been returning to the work force, often in part-time jobs, once their children are in school. But 54% of women in this age group (45-64) remain at home as full-time homemakers.

There is strong evidence that women in the next generation - that is those now between ages 20 and 44, are following quite a different pattern. Fertility rates have dropped, so women in this age group have one or possibly two children. And it would appear that they no longer drop out of the work force when a child is born. They're more likely to take a brief period of maternity leave and then return to work - probably on a full-time basis. Last year, in Canada, 68% of married women in this age group, (which,

incidentally, is the main childbearing group) were in the paid work force.

The majority of the Yukon's population falls into this latter age group - with the median age of Yukon women at 32 years. So labour force patterns of Yukon women match those of this younger generation, rather than those of the two generations that went before. This is reflected in the data on women in the Yukon labour force. In 1971, 44% of married women worked outside their homes, and by 1981, this rate had risen to over 65% - a full 15 percentage points above the rate of 51% for all Canadian married women.[10] The national figure, of course, includes more women of the older generations who have lower labour force participation rates.

The labour force participation of all Yukon women in 1981, at 67%, was the highest of any Canadian jurisdiction - again reflecting the fact that Yukon women are concentrated in the younger age groups where labour force participation is generally high in all jurisdictions. (See Tables 3 and 4). Women accounted for 32% of the Yukon labour force in 1971. By 1981, they were 42%. However, there are differences within the Territory. Women's share of the labour

force ranges from a low of 35% in Mayo to 54% in Carmacks, (See Table 5). These variations reflect the significant variations in employment opportunities for women in the communities.

The Impact on the Family

Policy-makers still tend to think of "the family" as a couple with two or more children, where the father is the breadwinner and the wife stays home as a full-time homemaker to look after the household and the family. Such families now account for only 16% of all Canadian families.[11] Nevertheless, economic policies and programs are still formulated with this particular model in mind. Given the fact that Yukon women have higher labour force participation rates than married women elsewhere in Canada, and that single-parent families represent a slightly higher percentage of all families in the Yukon than they do in the rest of Canada, we may assume that the so-called "traditional" family represents perhaps an even lower percentage of all Yukon families than it does in the rest of Canada.

There are no Yukon figures to show the number of women participating in the labour force with pre-school children but it seems safe to assume it is at least as

high as the Canadian rate, and probably higher, given the high labour force activity of married women in the Yukon. In Canada, in 1985, 54% of all mothers with children under three were working outside their homes as were 66% of mothers of school age children.[12] Over two-thirds of mothers who work outside the home while their children are very young have full-time jobs.

Most families today require the participation of both parents in the paid labour force to ensure their economic viability. High rates of poverty among single-parent families are evidence of this. Data on family incomes indicate that without a wife's contribution to family income, many more families would be below the poverty line. But even in families where the wife is not officially counted as being in the paid labour force, women may be involved in an "underground" economy by selling the same kind of services and products they also provide to their own families.

Services such as child care and cleaning and products including baking, garden produce and handicrafts are sold by women who are classed as unpaid homemakers. The International Labour Office (I.L.O.) estimates that between 3% and 5% of the

population participates in the underground economy.[13]

3. THE NATURE OF WOMEN'S EMPLOYMENT

The kind of jobs women do for pay when they enter the labour force are very similar to the kind of work they have traditionally done in their homes without pay. Their work may include "scrubbing floors, serving food, answering the telephone, teaching children, caring for the sick, cooking meals, sewing clothes, washing hair, and more generally, waiting on people"[14].

These kinds of occupations are often thought of as "women's work". Women find themselves crowded into a limited number of occupations considered appropriate for women and within those occupations they are employed at lower levels of responsibility and allocated different tasks than men. This occupational segregation is particularly important because a large proportion of the job categories women dominate are characterized by low wages, low status, low skills, and lack of job security. In spite of the increased numbers of women in the labour market there has been

little change in this pattern of segregation.

In 1985, 75% of all women who were working for pay in Canada were found in only five broad occupational groups: 32% were in clerical occupations, 18% were in service jobs, 10% were in sales, 9% were in medicine and health (mostly nursing) and 9% were in teaching.

In the Yukon in 1971 34% of working women were concentrated in the clerical and related occupations. In 1981 that percentage had risen to 39%. A total of 81% of the women working for pay were found in five occupational categories: clerical, service jobs, sales, social sciences and administration. (See Table 6).

The Service Sector

As Canada moves toward a post-industrial society, an increasing percentage of jobs are provided through the service sector. On a national level, 61% of male employment was in the service sector in 1985, but 84% of all female employment was in that sector of the economy. Almost all job creation at the national level over the past decade has been in the service sector, which accounted for

99% of new employment for men and 88% of new jobs for women over the past ten years.[15]

Over the past two or three years, in the Yukon, the service sector has provided more jobs for Yukon workers than has government employment. For the first quarter of 1986, however, the two sectors were even, with each accounting for 41% of full-time employment in the Territory. (See Table 2). Given the importance of services to the Yukon economy and the fact that the vast majority of women workers are employed in that sector, an economic development strategy for the Yukon must pay particular attention to this sector and to women's role within it.

Part-time Work

At the national level, the expansion of the service sector has been marked by an increase in part-time employment, as well as in the percentage of people who are working part-time against their wishes. Part-time work often means under employment - either marginal jobs with few benefits, little job security or earnings that are often not commensurate with qualifications. Because women make up such a large proportion of part-time

workers they are affected to a much greater degree than men. Many people believe that part-time work is welcomed by women since it allows them to engage in paid employment while at the same time fulfilling their family responsibilities. However, there are strong indications that this view does not reflect reality. It is contradicted by the fact that the majority of mothers who are working for pay when they have small children have full-time jobs.

As well, there has been a significant increase in the percentage of women (and men) who are now working part-time because they have been unable to find full-time work.

In 1975, 24% of married women who worked part-time said they did so because of personal or family responsibilities. In 1985, only 19% gave this as their reason for part-time employment. Only 9% of married women who worked part-time in 1975 said they would have preferred a full-time job. But in 1985, 25% of married women with part-time jobs would have preferred full-time work.[16] The flexibility of part-time work is its most frequently cited advantage for women, yet many part-time workers are on call, working irregular hours. This makes it

even more difficult to organize household activities and arrange for alternative child care. Many women support dependants and can not do so on partial salaries.

Women accounted for 72% of the part-time work force in 1985.[17] Significantly, among married women, the lowest percentage of part-time employment is in the age groups of 20-24, where 81% of women with jobs are employed full-time, and 24-34, where 75% of married women with jobs work full-time. For married women of all ages in Canada, just over 26% of those with paid employment work part-time.[18]
There is very little precise information on the nature of part-time work in the Yukon. What information is available is not broken down by sex.

A survey of Yukon businesses showed that 15% of workers are employed part-time on a regular basis and an additional 50% of workers are hired on a seasonal or temporary basis. (These figures do not include government workers). The largest number of regular part-time employees work in the retail trade (28%) and another 19% work in accommodation related businesses. Given the nature of the work

it is probably safe to assume that the majority of these workers are women.[19]

At the national level, 81% of women who work part-time are employed in the trade sector and in community, business and personal services.[20]

Women Entrepreneurs

In 1985, a Yukon Government statistical survey of businesses operating in the Yukon revealed that 98% of businesses in the Territory employed less than 25 people and that the Retail Trade, Other Services and Accommodation businesses accounted for half the total number (53.8%).[21] of businesses. Nothing is known about the level of women's participation in this sector of the economy.

The fact that small businesses account for such a high percentage of firms may be important in developing policies to improve employment opportunities for women (discussed later in this paper). But no information is available about the percentage of small businesses in the Yukon owned by women. At the 1981 Census, for example, only 165 women declared themselves as being self-employed, while 540 Yukon men were self-employed at that time.[22]

Canadian studies of women business owners estimate that 30% of business proprietors are women. Women owned 29% of small businesses in the service sector; 27% of those in trade: but only 3% in construction.[23]

A B.C. study on women business owners indicated that nearly one half of the businesses consist only of the owner and the majority employ 3 employees or less. Most women business owners (85%) worked full time and were married (only 1 in 6 owners was single). Approximately 40% had a college diploma or degree.

Almost three quarters of the women (73%) financed their businesses from personal savings and 61% cited obtaining capital to be the greatest un-met need of women business owners in B.C.
Just under 60% had revenues of $49,000 or less and 17% had revenues between $50,000 - $99,000.[24] Although female owned businesses have a fairly high success rate (some studies suggest that almost twice as many female owned businesses as male owned businesses are still in operation after five years), women still experience difficulty obtaining loans from conventional financial institutions.

Because of the necessity of financial assets or access to capital, this form of economic enterprise is an option open to a relatively limited number of women.

Women in the Public Sector

Government is a major employer in the Yukon economy providing 37% of full time jobs in 1985.[25] Jobs in the public sector have been a good source of employment for women. They make up 52.7%[26] of the Federal Public Service in Yukon and 48% of permanent workers in the Territorial Public Service. Because of more strictly controlled hiring practices and the higher degree of unionization in the public sector there is a much smaller gap between women's and men's wages and female government workers receive more employee benefits than many women working in other sectors of the economy.

As well, governments in other jurisdictions have implemented a variety of policies to improve the situation of their female employees. Employment equity programs, including affirmative action and equal pay for work of equal value have often been implemented first for public sector workers, not only in Canadian jurisdictions but elsewhere in the world.

The fact that government employment plays such a significant role in the Yukon economy should thus make it possible to take effective measures to achieve the objective of a better integration of women into the Yukon economy.

Women's Unemployment

As a result of the redesign of the Labour Force Survey and the method of calculation of unemployment figures for the Yukon there are no recent statistics available recording unemployment rates for women. Because of women's concentration in certain occupational categories their employment rates may be different from those of men. The 1981 census figures show Yukon women with some university education or a university degree experienced twice the rate of unemployment than men did with similar educational levels.[27] This only serves to illustrate that without regular up to date information it becomes more difficult to identify the possibly disparate affects economic policies may have on women.

At the national level, statistics show that in many sectors of the economy, women have experienced more unemployment than men. In the service sector, for

example, where 84% of women work, the unemployment rate for women in 1985 was 9.1%, compared with 8.4% for men.[28] In sectors that are non-traditional" for women, such as manufacturing, women do very much worse than men, with 13.1% of women in manufacturing out of work in 1985, compared with 8.9% of men.

On an occupational basis, the same kind of trends are found. In occupations that are often thought of as "men's work", where women compete directly with men for jobs, women have lost out. In processing, for example, women's unemployment rate was 19.7%, compared with 10.9% for men; in product fabricating, assembling and repairing, 14.3% of women were out of work and only 9.0% of men. The fact that women experience so much higher unemployment rates in these non-traditional occupations may mean that women who have tried to move into these better paying "men's jobs" have seen their efforts frustrated by the recession and the fallout from it. Women may have been the last to be hired and the first to be fired when hard times struck.

In shrinking job markets, when "men's jobs" are also disappearing, efforts to encourage women to move out of their

low-paying job ghettos by training for more lucrative non-traditional jobs may no longer be effective.

4. THE FINANCIAL REWARDS FOR WOMEN'S WORK

The Wage Gap

The unequal earnings of women and men for the work they do is a central issue to women's striving for equal participation in the Yukon economy.

In 1973 women's average annual earnings were less than 44% of men's and by 1982 this had increased to 48%. In 1983 the average female income was 57% of male income. However, when we look more closely at these figures it becomes clear that this sudden increase can be attributed to a significant drop in male earnings largely as a result of the collapse of the hard rock mining industry rather than a dramatic increase in female earnings. (See Table 7).

The Yukon Government Public Service revised its wage schedule in 1985 as a result of the introduction of a new job evaluation system and significantly improved the ratio of female to male earning for Territorial Government workers. Full time female government

employees earned 77% of male income before the new job evaluation system was introduced and this was improved by 5% to 82%.

Native women are especially disadvantaged by the wages they earn. They have annual incomes considerably lower than non-native women. The average income for Yukon Indian women in 1980 was approximately $6,700[29] per year. This was about 65% of the average overall female wage and 30% of the average male income of $22,600. There is also considerable variation in the wage gap between communities. Teslin has close to a 70% native population and the figures reflect the average income levels of native women and men. (See Table 8)

These comparisons of women's and men's wages include both full-time and part-time workers, so some of the wage gap can be attributed to the fact that a higher percentage of women than men work part-time. There is very little information on part-time work in the Yukon and none at all on wage differentials for full-time and part-time male and female workers.

At the national level, women who worked full-time for a full year in 1984, earned

only 66% of the average earnings of men. That compares with 58% in 1967.[30]

A major reason for the continuing wage gap between women and men is the occupational segregation of women into low-paying job ghettos. Several studies have documented this.[31] Even within the same workplace establishment, economists have noted that occupational segregation plays a much bigger role than wage discrimination in perpetuating the wage gap. Job evaluation studies have also shown that where employers have a formalized job evaluation plan, female-dominated occupations are paid about 80% of pay rates for male occupations that score the same number of points in the job evaluation process.[32]

Society generally has undervalued the work done by women. The International Labour Organization (ILO), a United Nations body based in Geneva, observed more than ten years ago, that labelling certain kinds of jobs "men's work" or "women's work" is both "dangerous and discriminatory".

> It leads to recruitment based on sex rather than on capacity, and it perpetuates unproved beliefs about women's abilities and inabilities as workers. It creates a situation in which work traditionally done by men commands higher pay and prestige,

> while that traditionally done by women is accorded lower pay and prestige and is consistently undervalued.[33]

Women's jobs are also organized to provide for easy replacement of one worker with another and with little possibility of training for advancement. Thus experience and seniority aren't rewarded in the same way as for men's jobs which provide for training and have relatively long promotion ladders. Men receive proportionately greater financial rewards for education, experience and seniority.

Many young women are still making academic choices based on stereotyped attitudes of what is appropriate learning for girls and boys. This helps to perpetuate occupation segregation and leaves girls without the necessary Math, Science and Technical skills to broaden their job choices and compete for the higher paying jobs dominated by men.

However, it must be recognized that young women may be steered in the direction of "traditional" occupations by subtle or even overt pressure from society - including peer groups, teachers or guidance counsellors, media images of appropriate roles for women, and

government training programs that continue to focus on traditional female occupations for women trainees.

As well, as mentioned earlier, it would be unrealistic, especially in hard economic times, to believe that women can improve their earnings simply by further training and moving into men's jobs. Those who advise this course of action as a way of desegregating the work force and improving women's wages often overlook that fact that if occupational segregation is to be eliminated, men must also be willing to undertake what has up to now been regarded as women' work. It has been estimated that to achieve desegregation of the United States work force, more than ten million women would have to change places with ten million men.[34]

Unionization rates are another factor contributing to the wage gap. Unionized employees get higher wages and fewer women belong to unions.

Other Sources of Women's Income

In addition to income from wages and salaries, from self employment and business investment, women also receive income from government transfer payments,

pensions and support payments from divorced or separated spouses.

In fact, because of their inferior financial situation, women are more likely to have to rely on government transfer payments than are men. This is especially true of single-parent families headed by women. Single mothers on social assistance account for 25.2% of the total current caseload in the Yukon and 89% of all single parent families receiving assistance. A single mother with two dependants would receive an amount around $9,000 at the present time in the Yukon. (This is a rough figure). The National Council on Welfare lists low income lines for a family of three at $15,519[35] in a city of less than 30,000.

When marriage breakdown occurs, the spouse earning the greater income (usually the male) may be ordered to provide support to the spouse with the lesser or no income, usually the female. Present family law does not attribute equal value to the woman's work in the home and consequently often fails to provide adequate income for the woman and her children. A recent study, of families conducted one year after divorce showed that men achieved a 42%

improvement in their standard of living and women experience a 73% loss.[36]

Despite high labour force participation and an active role in the Yukon economy, women in the Yukon are experiencing very slow improvement in their financial situation. Almost 61% of Yukon women had incomes below $15,000 a year in 1983 (the latest year for which data are available), while only 35% of men received incomes of less than $15,000 a year. (See Table 9)

Over the past ten years or so, there has been only minimal progress for women. In 1973, for instance, female taxpayers in the Yukon (women who filed tax returns and had tax to pay) averaged close to 60% of the incomes of male taxpayers. By 1983, after allowing for inflation, the percentage had risen only to 68%. (See Table 10).

5. BARRIERS TO EQUAL PARTICIPATION IN THE ECONOMY

Judge Rosalie Abella noted in her Report on Equality in Employment that if we are to judge the equity of a system, we must look to the results it achieves. The inequality in the results that our

economic system produces for women demonstrates that although women have received legal guarantees for full equality, barriers still exist that prevent women from realizing their full potential as equal partners in the economy. In some instances, it may be factors directly related to the job market, such as lack of training or inappropriate skills, that hold women back. More frequently, however, women's inequality can be traced to systemic discrimination or the way in which employment systems are operated, and to the lack of the necessary support systems that would allow women effectively to combine paid employment with family responsibilities.

These factors may present barriers to women who wish to enter the labour force as well as to the advancement of women who are already in paid employment. This section of the paper reviews some of the barriers women face.

Support systems

More than two thirds of all adult women in the Yukon are now in paid employment. Most of these women are married with young families. Yet the support systems that would allow mothers to combine their

paid employment with family responsibilities without economic or social penalties are woefully lacking.

1. Child Care Services

There are currently eleven licensed child care centres in the Yukon, with eight located in Whitehorse and one each in the communities of Old Crow, Watson Lake and Dawson. There are also nine licensed family day homes located only in Whitehorse. These services provide 401 licensed spaces in the Yukon, 351 in Whitehorse and 50 in outlying areas. According to the 1981 census there are a total of 6090 children under fourteen years of age in the Yukon, 2120 are under four years of age. Of these children, 3725 live in Whitehorse and 2465 live in other communities.[37]

Although there is no information on the percentage of mothers in the Yukon with pre-school children working outside their homes, at the national level 56% of mothers with children under six were in the paid work force in 1985. Applying this percentage to the number of Yukon children under four, we can arrive at a rough estimate of the number of

small children requiring child care services. On this basis, there could be 1,200 children under four who require services, but the number of licenced spaces is enough for only 34% of this group. As in most other regions of Canada, it appears that families needing child care services must rely on informal and unlicenced care arrangements for their children.

The Yukon Government provides day care subsidies for fees to licenced child care centres or family day homes. These subsidies were revised in 1985 to more accurately reflect child care costs. In 1985, 68 families received subsidies and 61 of these were single parent families.

In 1986 the government introduced a program of direct grants to day care centres. These grants are for assistance with operating and maintenance costs and are intended to encourage additional spaces in communities outside Whitehorse as well as in Whitehorse. The smaller communities receive $40 per month and Whitehorse centres receive $25 for each licenced child care space.

Despite these efforts there is still a great need for child care services. In fact, infant care is in extremely short supply and after school care is almost non-existent.

A Yukon Government report on barriers to training for women[38] identified access to affordable, quality stable child care as a major barrier for women attempting to obtain training and employment. While some parents are able to make arrangements for family members or someone closely associated with the children to provide care, sudden illness or some other unexpected crisis may disrupt these arrangements. Short-term drop-in or emergency child care is almost non-existent in the Yukon. Family day homes are often a preferred type of child care for very young children and there is a severe shortage of this type of care too.

Child care subsidies are available with some training programs, but they are designed only for very low-income families, so many women, who still cannot afford services are excluded.

Lack of adequate child care facilities may prevent women from

entering the work force. But, given the high labour force participation of Yukon women, it appears more likely that women have entered paid employment, despite the unavailability of quality licenced child care. The uncertainty and possible unreliability of the child care arrangements these workers have to make, along with concern about the possible impact on early childhood development and the stresses that these problems place on women and their families undoubtedly have some impact on workplace behaviour. While these impacts may be difficult to measure, it would not be unreasonable to assume that absenteeism might be reduced and productivity increased if adequate affordable child care services were available to those families which need them, so that parents can effectively combine their paid employment with their family responsibilities.

Roads, railways, airports, hospitals and schools are all seen as necessary infrastructure to support economic growth and development. If women are to participate equally in our economy there must be more consideration given to the kind of care available

for children before they enter school and after school hours while parents are at work. Most families require the contribution of both spouses to family income and many families find the cost of child care a heavy financial burden. Perhaps child care facilities need to be viewed as part of the necessary infrastructure for economic development.

2. Maternity Leave and Benefits

Statutory provision for maternity leave is intended to guarantee a woman's right to participate in the work force and prevent discrimination in jobs and wages because of pregnancy. The Yukon Employment Standards Act guarantees her right to return to her job and to obtain any increases in wages and benefits that were awarded during her maternity leave on her return. Because child care is seen as the responsibility of women, this unpaid leave is only available to mothers.

Canada provides maternity benefits through the Unemployment Insurance program. The benefits are equivalent to only 60% of the woman's earnings up to a maximum weekly limit which is

adjusted each year. A woman must have worked 20 weeks in a 52 week period before her claim, while employees who claim regular benefits need only work between 10 and 14 weeks. Once she has established her eligibility she must wait two weeks before receiving benefits. These benefits are paid for 15 weeks. Because there are no benefits for the initial two week period, benefits actually represent only 53% of usual earnings when calculated over the 17 week leave period. The Yukon Government pays employees a cash payment equivalent to U.I. benefits they will receive for the two week period that benefits are not paid.

It becomes obvious that women must bear the financial burden of maternity as well as the responsibility for care of the infant.

For families supported only by the woman's income or for families where the female income keeps them above the poverty line, a 40% reduction in her income can impose severe financial strain.

Effectively, the lack of adequate financial support during the leave imposes a financial penalty on childbearing and adds to the disadvantages faced by women in the economy.

3. Family Responsibilities and Domestic Labour

Although women are working for pay and making an ever increasing contribution to family income they are still primarily responsible for doing the housework, managing the household, caring for their children and ensuring a supportive and nurturing home environment for their families.

An ever increasing number of women are solely responsible for the economic security of their families. This double burden of work inside and outside the home receives little recognition or support from society.

For the majority of women, homemaking is something they must combine with paid employment. Very few women are capable of being superwomen and more and more women are looking for help from their spouses and older

children. However, old attitudes are hard to change and studies have shown that husbands increase their contribution to household work only marginally when their wives work for pay. This double duty and unequal sharing of housework has an impact on the work conditions of women when they enter the labour force. Because they are often expected to take responsibility for home and children, they may not be available for weekend work and work-related travel is more difficult. Stress and tension of balancing two jobs with sometimes conflicting demands force some women to work part-time or to forego career advancement.

As long as it is women who must drop out of the work force to look after children, women who must work part-time, women who do the housework, and women who supervise children in the evening and on weekends, women's economic situation will be difficult to change. Until females and males share housework and child care equally, males and females will share economic benefits unequally.

Systemic Discrimination

As we have seen, women in the work force are concentrated into a limited number of job ghettos. Women's work is usually poorly paid and has little chance for advancement.

Some economists argue that labour markets are not homogeneous. There is a primary labour market, where many large employers are concentrated. These firms have a good deal of market power, they earn good profits and so are able to pay high wages and offer employee benefits, such as pension plans. They do this, (according to the theory,) because they need a stable and loyal work force so they can continue to produce steadily.

In the other segment of the economy (sometimes called the periphery by economists) companies do not have a steady demand for their products or services. Employment in this secondary labour market may be casual, short-term and temporary. Employers do not have to worry about high turnover among workers, so they can offer low wages and poor working conditions, and there is little chance of advancement. The work is likely to be routine and requires little training. In fact, studies show that

workers who have more training do not usually improve their chances for advancement or get higher wages.

This this sector of the economy is where most women work.[39]

The primary labour market which employs predominantly prime age males, largely practises a management strategy that provides on-the-job training and promotion up the job ladder from within the firm. However even in large firms the production staff is separated from the clerical staff in terms of benefits, seniority and promotion and women who work for these large firms are treated like women in the secondary labour market.

A major feature of this dual labour market analysis is its emphasis on feedback effects from jobs to work attitudes and from past work history to future job options. Low pay and poor prospects for advancement mean there is little reward to an individual in cultivating a good work record.

Although some economists disagree with the theory, it does offer some guidance to policy-makers, especially in developing policies to better integrate

women into the economy. If training has no bearing on productivity or wages of workers in the secondary sector or on the stability of their employment, for example, focus on training programs may be misplaced. If there are barriers to their movement into the primary sector of the labour market, (as the theory indicates there are), incentives to promote mobility will be ineffective. And if the secondary labour market is characterized by instability and high turnover, we might expect workers in this sector to have frequent spells of unemployment.

From an employer's point of view, however, the characteristics of the jobs in the secondary labour market have often been assumed to be the characteristics of the workers. So while any worker, whether male or female, in a dead-end, low-paying job is likely to have high turnover and low motivation, the fact that many of these jobs are done by women has led to a perception that it is only women who have these characteristics.

Technological Change

The application of new technology has meant the elimination of many jobs.

Although some observers have predicted new jobs will eventually be created as a result of technological change, increased employment will not likely materialize until markets expand and the economic situation improves.

Micro technology is generally viewed as a labour saving device. This new technology is being installed mainly in order to improve productivity and reduce labour costs. As a result, it is expected that jobs will be lost in those areas where the technology is introduced and labour demands will occur where the technology is being developed.

Job sectors where micro technology is targeted are banking, insurance, retail merchandizing, jobs related to personal services, accommodation, restaurants, travel, public administration, education and the medical sector. These jobs account for about 85% of the Yukon's female workers and about 35% of male workers.

This presents a variety of problems for women. First of all, if there are job losses, women will be disproportionately affected because of their concentration in those job areas. Women also have less access to other jobs because they have

limited geographic mobility. They usually earn less than their spouse which makes it less economically feasible to move. They also have very limited access to jobs in the primary sector or other job categories dominated by men.

Women attempting to re-enter the labour market with old skills will face difficulties. In fact office automation is occurring at such a fast pace that women who have been out of the labour force for a relatively brief period may still find themselves without the necessary new skills required. Older women will find it particularly hard because of a lack of basic familiarity with micro technology.

The new technology will have an impact on how the work is organized. Men tend to be concentrated where the computer is seen as a tool for analysis and decision making and women are being assigned the less skilled tasks of processing information.

Computers are being suggested as a solution for women workers with young children who could do their paid work at home. This further reinforces the woman's primary role as homemaker, increases women's isolation, and further

"hides" the work they do. There is also the possibility of exploitation in terms of pay and benefits plus the work environment that becomes the worker's responsibility to provide.

Education and Training

For young women entering the labour force for the first time, a major stumbling block would appear to be social conditioning. Although more young women than ever are earning university degrees or community college diplomas, they are still concentrated in the traditional areas of study such as education, arts and humanities, nursing and the social sciences. In 1982 these traditional fields accounted for 62% of all female graduates in Canada[40] at the bachelor level.

The very use of the word "non-traditional" implies that women who choose an occupation not seen as "women's work" are unlike other women and somehow unfeminine. Young women are preparing themselves for adult life and making career choices based on the stereotyped roles they are taught at home and at school. Society sanctions the role of wife and mother and allows for an extension of these roles in the labour force. Thus we have terms like "working

wife" and "working mother" because the primary role is wife and mother. We don't have "working husband" and "working father" because the primary male role is worker.

Some of these "women's" jobs are disappearing through technological change. But the Skills Shortages program, which is part of the Canadian Job Strategy, places restrictions on women's participation. This program emphasizes predominantly male occupations and is directed to workers already employed in those areas. There is no particular emphasis on encouraging employers to employ women or on encouraging women into this program. Although child care workers and community social service workers have been identified as occupations with a shortage of trained workers, these areas do not appear on the 1986-86 skills shortage list for the Yukon. In fact, the only jobs on this list that are predominantly done by women are General Duty Nurse and Dental Hygienist. This is out of a list of 112 occupations.

Women face a variety of obstacles that prevent their equal participation in job related training programs. Economic difficulties, societal barriers,

structural barriers built into the programs themselves and lack of necessary support services that recognize the reality of women's family responsibilities all make training opportunities more difficult for women to access.

On-the-job training provided by the employer is not available for women to the same extent it is for men. So women are required to invest in their own training to a greater degree. But women earn less money so they have less money to invest in their own training.

For unemployed women, sole support mothers, and women on social assistance, the cost of training may be completely beyond their means. Training allowances, when obtainable are often insufficient to cover all the costs, and for a woman on social assistance, there may be a disincentive to seek training when some of the benefits she receives on social assistance are a removed as a result of her training allowance.

Society's perception of women affects their access to training in the same way it affects their educational and career choices. There is a lack of role models and much of the training and promotion

material has explicit or implicit gender bias. Women literally are unable to visualize themselves in many of the available training programs. Because there's a lack of women in many of the trades and technical fields there's a lack of female instructors who might have some empathy for the difficulties women face in attempting to enter occupations where the majority of participants are male.

Structural barriers include the limitations imposed by program requirements or the unavailability of adequate opportunity. For example, over sixty percent of native women are located in small communities outside Whitehorse that provide limited training opportunities. Yukon College has established a network of community learning centres in most of these communities and these centres are working toward providing local training opportunities geared to local needs. The centres are of particular importance to women because it is more difficult for women to travel outside their communities for training because of their family responsibilities. Because Community Learning Centres are often the only available sources of training for community women they must be sensitive to

the needs of women and find ways to ensure that women's training needs are considered when determining the programming. These same family responsibilities also prevent many women from taking full-time courses - and part-time courses are often not available.

Many women lack basic literacy and numeracy skills and require pre-training and bridging programs. This is particularly true for those women who seek non-traditional training. There are few programs designed specifically to meet the needs of women seeking to re-enter the work force or who require new job skills to increase their employment opportunities.

Perhaps the greatest obstacles to training are the environmental barriers. Women need to be assured their children are well cared for if they are to apply themselves and gain the full benefits of a training program. The lack of available, affordable child care is a major barrier for women. Transportation is another factor that inhibits women's ability to take training. Many women don't have access to a car and even in Whitehorse public transportation is not always available or convenient for the

woman who must transport her children to a babysitter and get herself to class and then repeat the whole process at the end of the session. Women also need more support services to help them take advantage of the training and financial assistance that is available. There is a lack of information, counselling and orientation services to help women find their way through the myriad of programs available. As well, many women require individualized counselling to assist them in making career choices, and solving the problems related to their double responsibilities of job and family.

However, in spite of the problems women face in getting access to training, it must be emphasized that the economic inequalities women face can only partly be redressed through improvements in job training and skill development programs. Even if all the barriers to job training were removed, women would still face many inequalities in the work force. The unequal valuing of women's work, the resistance on the part of employers to hiring women for certain jobs or promoting women into positions of authority and management, sexual harassment in the workplace, parental and maternal leave, availability of child care and inadequate access to pensions

for many female workers all contribute to the lack of economic equality for women.

In some respects, the emphasis on job training places the responsibility for solving economic inequalities squarely on the shoulders of the victims of those inequities. A message that is interpreted to suggest that women's inequality is mainly the result of improper or inadequate training and that the "right" training would lead to labour force equality would be a misrepresentation of the true situation. The fact that women with a university degree have average earnings only $1,600 a year more than the average earnings of males with a high school education points out that education and training do not provide the complete answer to labour force equality.

Access to Capital

Small businesses are the major participants in the Yukon private sector. Women are becoming more and more active in this sector of the economy but here too they face special problems. Many women who start small businesses have no previous business experience. They experience difficulties in obtaining bank loans because they often have established

no business credit rating or a previous track record on which they can be judged by a lending institution. Because of women's economic position in our society they more than likely have limited assets with which to secure a loan. Although studies have shown that women prepare and research more extensively before starting a business and use professional services like accountants and lawyers more often than men do, their life experience and financial history often does not qualify them for a conventional loan from a bank or trust company. Although it is true that these rules apply equally to men, it is also the case that the majority of potential small business owners who find themselves in this position are women.

Women also face the perception of some lenders that they are not suited for the intense competition of small business and will be poor candidates for owning and managing a business. The kinds of businesses women seek to start can also be judged a poor risk by the lender.

Many women find themselves forced into requiring a husband to co-sign the loan or having to provide their capital entirely from personal savings.

6. THE COSTS AND BENEFITS OF ADDRESSING GENDER EQUALITY

Many jurisdictions in Canada and elsewhere have taken steps to address the economic inequalities faced by women and to ensure that women are integrated on a full and equal basis into the economy. Among the measures already taken in various Canadian jurisdictions are affirmative action programs to improve the representation of previously disadvantaged groups in the economy and in the work force; equal pay for work of equal value to ensure a fairer and objective valuing of the work women do; human rights laws to assist women's access to services, accommodation and employment as well as to prevent systemic and overt discrimination; and pension reform to improve women's access to retirement income.

In some cases, these initiatives are so recent that it is not yet possible to assess the results. However, it is crucial that such measures be implemented, for the failure to integrate women involves a significant cost for society. Government policies to correct inequalities may involve costs too. But policy-makers often justify the cost on the grounds of "fairness" to the target

groups. The Report of the Royal Commission on Equality in Employment, for instance, points out that "members of the four designated groups (women, native people, visible minorities and the disabled) represent about 60% of Canada's total population. They have a right, whatever the economic conditions, to compete equally for their fair share of employment opportunities. As it is, the recession has only intensified their long penalization in the form of undertraining, underemployment, under-payment, and outright exclusion from the labour force.[41]

Beyond the desire to treat the target group members fairly, there may also be a recognition that unequal treatment may, of itself, represent a cost. Employment and Immigration Canada, for instance, in its affirmative action training manual, makes the statement that:

> The underutilization of women, Natives and physically disabled people represents an enormous economic cost in terms of lost production and under-developed potential. In addition, there are substantial social costs associated with low incomes, poverty and inequity, including the cost of maintaining people on social welfare who could be productively employed.[42]

The difficulty of measuring such costs means that it is often more convenient to

ignore them. What is the dollar value of improved early childhood development that might result from universally-accessible, quality child care, for example? Exactly what improvements in productivity might be possible if parents did not have to worry about inadequate child care arrangements during the working day? What is the value to employers of having a wider pool of talent to draw on if they were to start considering women for promotion on an equal basis with men?

Some of the potential gains to be realized from addressing the constraints on female participation in the economy can only be suggested here. Much more exhaustive study would be required to come up with an estimate of the dollar value to the Yukon economy if women could participate fully and equally with men. Among the potential gains, we might list the following:

- Improved early childhood development by ensuring all those families who needed it have access to quality affordable child care;
- Reduced absenteeism if parents (and especially mothers) can be assured of reliable child care arrangements, with special facilities to cope with emergency situations;

- Increased consumer spending power if women's work is valued fairly according to the skill, effort and responsibility required to do it and the conditions under which the work is performed so that they can earn higher wages;
- Reduced spending on social assistance if women who are the sole support of families can earn high enough wages to support their families (and assuming quality child care is available for their children)'
- Reduced spending on other income support programs such as unemployment insurance if women's unemployment rates can be reduced;
- Increased job creation as a result of higher consumer spending and the expansion of services such as child care;
- Increased tax revenues for governments as a result of increased employment and higher wages;
- Reduced spending on income support for the elderly if women's pension incomes can be improved;
- Reduced spending on crisis intervention services if stress on families can be reduced by improved family incomes (paying women fairly), accessible child care, financial independence for women;

- Improved quality of life for families and especially for women if policies are developed to facilitate sharing of domestic labour.

It must be recognized that there are costs associated with not addressing the issue of women's participation in the economy. Generally speaking, they are the obverse of the benefits listed above. Human resources are wasted and society as a whole suffers if women cannot develop to their full potential. The costs of continued inaction will become increasingly onerous, as the burdens, the frustrations and the inequity of women's situation is passed on to future generations.

Women themselves are making their voices heard, and policy-makers are now showing every sign of listening. The fact that during the last federal election campaign, the leaders of the three national political parties were willing to discuss women's concerns on prime time television is evidence of the weight given to these questions in the current political climate. And the example of the federal government's rescinding a proposal to deindex Old Age Security benefits in the face of strong protest from senior citizens - the majority of

whom were women - is an indication of the increasing political influence of women of all ages.

7. A STRATEGY FOR THE FUTURE

If the Yukon is to achieve the goal of greater equity and equality of opportunity for women in terms of economic participation, ultimately ensuring the full and equal integration of women into the Yukon economy, strategies must be focused on four main objectives:

1. access to employment - barriers to job entry and advancement, training and educational opportunities must be address;
2. improvement in women's incomes - both pay and pension issues must be dealt with here;
3. support services must be available so that women do not suffer social or economic penalties as a result of their participation in the economy. Child care, adequate financial support while on maternity or parental leave, and the sharing of domestic labour and family responsibilities are issues here.
4. integration in economic development - economic development strategies for the Yukon to the end of this century must include women in every phase, as planners, participants and beneficiaries.

Access to Employment

Most jurisdictions in Canada have passed legislation that permits the development of special programs whose purpose is to improve economic equality for women and other disadvantaged groups. In fact the Yukon and Newfoundland are the only two Canadian jurisdictions where such legislation does not exist.

These programs are collectively referred to as affirmative action programs and can best be defined as an organized plan to give women the same opportunities in the labour market as men. Affirmative action's goal is to move women into a wider variety of occupations and to help them move up the promotional ladder to decision making and management positions. Affirmative action is a component of human resource management. It means that employers will have access to a larger labour pool and management will have the opportunity to utilize the potential of all their employees not just male employees.

With the passage of the federal Employment Equity bill, affirmative action plans are now mandatory for all federal government departments, crown corporations and companies who contract

to do business with the federal government.

But occupational segregation, which is the major cause of pay inequities between women and men, will probably never be entirely eliminated. For that to happen, as we noted earlier, men would have to be willing to undertake what has up to now been regarded as "women's work". It has been estimated that if job ghettos are to be eliminated in Canada, about 2.5 million women would have to change jobs with 2.5 million men. Close to 700,000 men would have to become secretaries, and another 200,000 would have to become nurses, while nearly 370,000 women would have to move into manufacturing and another 250,000 into construction.[43] Clearly such solutions to the problem are impractical. Other measures will have to be taken to ensure that women's jobs are valued and paid fairly.

Small Business Owners

For women who are small business owners there are a number of programs in other jurisdictions. Ontario has established a Business Ownership Program for Women to enhance entrepreneurial education for women and to provide financial assistance to communities to establish ongoing

training and support for women business owners. Saskatchewan, British Columbia, Nova Scotia and Quebec have all undertaken research on women small business owners to determine what services are needed to encourage and support women in this sector of the economy. Suggestions include loan programs to improve women's access to business credit including such things as seed capital funds for women proposing new business ventures or loan guarantees for women owned businesses during the start-up phase. Currently business information seminars tend to be concentrated in Whitehorse and women living in smaller communities have limited opportunities to take advantage of these seminars. Studies in other jurisdictions have found that women do have special needs and require extra support until they become a stronger entrepreneurial force.

Research in the Yukon on the experience of women in small business is a necessary first step to encouraging and providing support to women small business owners.

Young Women

Young girls will be required to take charge of their own future economic

security and at present many of them remain inadequately prepared for this task. These young women require more information on what skills will be required for tomorrow's work place and they need strong encouragement to look beyond the jobs that have traditionally been assigned to them.

At the elementary and secondary school level there could be special efforts made to increase awareness of sexism in teaching materials. Targeted programs and awareness campaigns could be carried out to promote young women's interest in a wider variety of trades and careers.

For women re-entering the workforce or already employed in low paying low skill jobs, there needs to be more information on changes to the job market, information on the more promising fields of employment and this information needs to be more easily accessible to women. Programming should be flexible and should take into account women's present responsibilities for family and paid employment.

All of this cannot be done by government alone. The private sector will need to co-operate with government through recruitment, training and information

promotion if women are going to improve their participation in on-the-job training and acquire a wider range of skills for future jobs.

Improvement in Women's Incomes

The economic benefits women receive for the work they do is the key to their economic position in our society. Legislation providing equal pay for equal work does little to correct the persistent wage gap between women and men because most women are not doing the same work as men. That is why more and more jurisdictions are now adopting laws providing for equal pay for work of equal value, or pay equity. Under this system, jobs are paid according to the skill, effort and responsibility required to do the work and the conditions under which it is performed, rather than according to the gender of the occupant of the job.

Manitoba, Ontario and Quebec and the federal jurisdictions have legislation that deals with pay equity. Quebec provides for women's right to equal pay for work of equal value in the Quebec charter of human rights and freedoms. This means that women may bring a complaint of unequal pay for work of equal value to the Human Rights

Commission. Manitoba and Ontario take a more active approach to the problem and have introduced legislation requiring public sector employers to examine their wage schedules and implement pay equity for female employees whose work is found to be under valued.

Ontario has undertaken a process of consultation with the private sector to discuss various models and possible measures to implement pay equity. They have also undertaken a series of demonstration projects with private sector employers to produce examples of employment equity initiatives and results oriented information that can be shared with other employers.

A combination of affirmative action measures and equal pay for work of equal value will allow women to move beyond the job ghettos they presently occupy and will fairly reward them for the work they do.

This could be accomplished through a variety of methods. Some jurisdictions, including the federal government, use a process of contract compliance requirements to encourage private sector employers to develop employment equity programs.

Expertise gained from governemnt equity programs could be shared with other employers through provision of consulting services.

Sole Support Mothers

The new poor in our society are sole support mothers and elderly single women.

Sole support mothers require assistance for child care if they are in the wage economy because of female wage levels. Present child care assistance cut-off levels mean that these women often do not qualify for assistance but cannot afford child care and also meet rent payments, car payments and other family costs. Mothers who cannot find or do not choose paid work because of the overwhelming responsibilities of caring for young children and a household on their own may receive social assistance but still require help to prepare for their eventual return to the work force as their children become less dependent. We constantly hear that caring for our children is one of the most important jobs in society and yet mothers who must do this without the help of a partner are asked to survive on limited social assistance or provide for their families on low wages with no special consideration for the difficult task they are fulfilling.

Governments need to examine the levels of income support they are providing to sole support mothers as well as the cost and availability of child care for these families.

In addition programs need to be developed to assist these women in their transition to long term economic security in the paid labour force. Programs that provide child care, teach life skills and help teen-age mothers complete high school could assist these young women to become economically independent members of our society.

Training allowances and programs that recognize the special circumstances of single mothers could help prepare women for their eventual return to the paid labour force.

The Elderly

An unacceptably high percentage of women still end their days in poverty and reform of the pension system is urgent to correct this situation. For those women who are already past retirement age, an increase in the combined benefit levels of Old Age Security and the Guaranteed Income Supplement would assist them. The Yukon's supplement to elderly poor is the

most generous of any Canadian jurisdiction,[44] but the benefits favour couples since a single individual gets only half the benefit of a married couple. The National Council of Welfare points out that while all poor elderly Canadians need income assistance, it can be argued that supplements given by provinces and territories should be adjusted so that single pensioners (many of whom are women) receive a larger benefit than each member of an elderly couple.

Pension reform now under way in many jurisdictions will improve the provisions of employer-sponsored pension plans and help those women who are lucky enough to have such a plan or to be married to someone who does. Benefits for surviving spouses, for example, will now be mandatory for private pension plans in most jurisdictions. But less than 60% of men in paid employment have an employer-sponsored pension plan, so there will still be large numbers of women who will not benefit from reforms to their husbands' pension plans.

The majority of women are excluded from private pension plan coverage as workers in their own right - only 37% of women in the paid labour force are members of such

plans - mainly because they work in sectors of the economy where employee benefits such as pensions are the exception rather than the rule. Reforms such as the requirement, now being implemented in many jurisdictions, that part-time workers must be able to join plans on a pro-rated basis, will not help very many of the women who work part-time, because the provision applies only to those employers who already have a plan for their full-time workers. Most women who have part-time jobs work for employers who don't have pension plans at all.

Proposals to allow homemakers to contribute to the Canada Pension Plan, in recognition of the value of the unpaid work they do in the home, would create serious inequities between different types of families and between women who followed one lifetime work pattern as opposed to another. The unpaid homemaking services provided by women who are also in paid employment, (and who are now the majority of women) would have no value at all, according to this proposal, while women married to high-income earners who can afford to hire someone else to do their housework and mind their children, would receive a special benefit as "homemakers". Low-income families

where both spouses are in the work force would end up with lower retirement incomes than couples with only one earner who have the same or higher incomes.

A better way of recognizing the economic contribution of women's unpaid work in the home and making sure that all women would be adequately provided for in retirement, no matter what their lifetime work pattern, would be to increase the benefit levels of the Canada Pension Plan from the current 25% of pre-retirement earnings (up to a maximum limit) to 50% and to require that pension credits earned by a couple up to age 65 be divided equally between them when they both reach retirement. This measure would help both women in the paid work force and women who remain at home as full-time homemakers without creating disparities between one family type and another. It would also ensure that a full-time homemaker received a pension cheque in her own name at retirement in recognition of her equal contribution to the marriage partnership.

Saskatchewan's introduction of a voluntary provincial pension plan is hardly a solution to the poverty of women in old age. Contributions would be on a voluntary basis, so those who most need

pension protection would be least likely to be able to contribute. As well, the plan does not promise any particular level of benefits in relation to the earnings people have before retirement. In effect, the plan works like a Registered Retirement Savings Plan (RRSP) with the provincial government making matching contributions for those who can come up with a $300 a year contribution and can demonstrate need.

Most women who are coming up to retirement in the future will have spent almost their entire adult lives in the paid work force, they will not have been full-time homemakers as our grandmothers were, and they will have only the public pensions such as Old Age Security and Canada Pension Plan to rely on. An improvement in the benefit levels of these plans is therefore vital to ensure adequate financial support for all women in old age.

Support Services for Women

The changing economic role of women and the consequent changes in family life are creating serious difficulties for women and their families. Our present system of paid employment assumes the family should be solely responsible for the care

and nurturing of children and that a family member, usually the mother, is available to provide this care. Women face intolerable strain in attempting to cope with home and family life in addition to paid employment. Men are often excluded from sharing in the care of a new infant, spending time with their families and assuming a more equitable portion of household responsibilities because of the way paid employment is defined.

As well, we provide limited support systems to help families fulfill these responsibilities for both family life and paid work.

Sweden is an example of a country that has adopted programs that support the new realities. Parents are seen as equally responsible for the care and support of their children. Fathers receive two weeks leave with pay at the time of childbirth. Leave for the care of infants, for attending to health and school appointments and for looking after a sick child are available to either parent. The country has adopted a comprehensive child care system to ensure that children are well cared for while their parents are at work.[45]

In Canada paid work is organized around an eight hour day, five days a week, 48 - 50 weeks per year. There is increased pressure for businesses and services to be available for more hours per day and for seven days per week. This organizational structure does not take into account the demands of family life and the fact that the majority of women and men are in the paid work force.

A comprehensive system of child care facilities that would provide care for infants and preschoolers and after school care with suitable programming for school aged children is a basic requirement for allowing families to integrate their home and work life.

Innovative proposals could be developed for organizing work time to accommodate the responsibilities of child bearing, child rearing and homemaking. These proposals would support the premise that women and men must share family responsibilities. Shorter working hours, with no loss of pay, flexible hours that would accommodate child care needs and leave policies that would reflect the demands of child rearing are all possible solutions for businesses and governments to consider.

Integration of Women into Economic Development

It is vitally important that women be fully integrated into all stages of economic development, as thinkers and planners of strategies, as participants in the process, and as beneficiaries of the results. Policy-makers too often tend to think of women as a "social problem" rather than a valuable resource that can enhance the economic development of society. The Yukon Development strategy, as developed in the Government's Discussion Paper, Yukon 2000: Building the Future indicates many areas that offer great potential for a more equitable participation of women and for their full participation in the economic development of the Territory. But no specific recognition of this potential is given in that Discussion Paper. In developing and refining the strategy further over the coming months, there are certain key points that could be explored:

- Public sector employment has always played a major role in the economy of the Yukon. Women employed in the public sector have generally experienced better working conditions than women who work in the private

sector. Where the government is the employer, there are considerable opportunities to implement enlightened and effective policies that will improve the situation of women and enable them to participate fully in the Yukon economy.

- The service sector of the Yukon economy is taking on increased importance and now rivals the public sector as the major source of employment for Yukon people. This is the sector of the economy where more than 84% of women work.

With the decline of mining, there may be questions raised about the viability of a service sector if this sector of the economy is viewed as a spin-off from primary and secondary economic activities - that is mining, construction and government. However, as most economies move into a post-industrial age, there is evidence that in today's economy, the service sector goes far beyond just being a by-product of primary industry. More than half the total output of so-called intermediate services goes to other service businesses - laundries supply hospitals, for example, travel agents can

stimulate tourism and the use of transportation.[46]

Activities of the service sector in the Yukon can clearly be expanded, even with mining in decline. Tourism is a key example.

The economic development strategy must pay particular attention to the development of the service sector and to women's role within that sector. Policy-makers must be careful to address potential occupational segregation within this sector in developing strategies. For example, the Discussion Paper notes that within the tourism industry "most of the workforce is concentrated in the 'Accommodation and Food Service' employment group where wages are relatively low," and it is suggested that "further stability and growth can also be achieved by promoting locally controlled tourist development including accommodation, outfitting tours and the increased use of local materials and services. This will tend to reduce the seasonality of the industry since management and material production are more year-round activities. Such a shift would also raise the average wages in jobs resulting from tourism.."[47]. The question that needs to be asked here is

whether the "average wages" would be raised by introducing a range of male occupations (such as outfitting tours, for example) that would be paid at higher rates, while the low-paid occupations in accommodation and food services are mainly filled by women. Without a breakdown of employment in tourism by gender there is no way of knowing whether in fact this is what is happening. However, an effective economic development strategy for this sector would need to ask these questions and to investigate further if the objective of full and equal participation of women is to be achieved.

The position of native women has scarcely been addressed in this paper, largely because there are almost no data on this important subject. Programs for Indian employment must be sensitive to the particular needs of native women, and much more information and study is needed before effective policies can be developed here. Similar considerations apply to the particular needs of rural communities, some of which, of course, may also be predominantly Indian communities.

Considerable emphasis has been placed on the role of small business in creating

and maintaining employment in the Yukon. This phenomenon has several implications for policy-makers. Research indicates that women may be particularly successful as entrepreneurs, yet, as we have seen, many women may not have the financial resources that are required or the necessary access to capital to pursue this avenue of economic participation. An economic development strategy that focuses on the role of small business in the Yukon economy should specifically address the position of women as entrepreneurs.

But women as employees of small business are also a consideration. Unfortunately, many of these businesses have no employee benefits and often pay low wages and have unstable working conditions. As a result, women employees in general may have greater problems than women elsewhere, simply because so many of them work for small employers. Measures to improve the position of women, such as the implementation of pay equity, for example, will have to be carefully thought out, since different problems will arise when these measures are applied to small employers than when most employment is with larger firms. Similar considerations apply to pension reform, since the majority of women workers may

be employed in small business where there are few employees' benefits.

Shortage of Data

The lack of comprehensive data on the position of women in the Yukon economy makes it particularly difficult for policy-makers to plan for the more effective participation of women in the economy. Throughout this paper, we have had to make certain assumptions about the position of women in the Yukon, based on the experience of women of similar age groups and in similar circumstances elsewhere. Except for census data, which is now almost five years old, there is little or no information on labour force participation, employment and unemployment by gender. Data on the incidence of part-time work by gender also appears to be unavailable. And data on earnings and the sources of women's incomes is very scanty. There is no information on the financial or general economic situation of women who are single-parent heads of families, little information about the educational levels of women in the Yukon, and above all, almost no data on native women and the role they play in the economy of the Yukon.

If effective policies are to be developed to improve women's participation in the economy and to allow them to contribute to their full potential, further study and better data will clearly be needed.

Finally it must be emphasized that women and women's concerns can no longer be viewed as a "social problem". Women account for a sizeable portion of the Yukon work force and they make a vital contribution to the Yukon economy. It is in the interests of all Yukon people to ensure that women can contribute to their fullest potential, because all Yukon people will reap the benefits.

Table 1

Working age population

Yukon, March 1986

Age group	Males		Females		Total	
	Number	%	Number	%	Number	%
15-19	1,002	10.0	969	10.8	1,971	10.4
20-24	1,147	11.4	1,148	12.8	2,295	12.1
25-29	1,378	13.7	1,475	16.4	2,853	15.0
30-34	1,530	15.3	1,483	16.5	3,013	15.8
35-39	1,339	13.3	1,207	13.4	2,546	13.4
40-44	986	9.8	717	8.0	1,703	8.9
45-49	732	7.3	558	6.2	1,290	6.8
50-54	582	5.8	446	5.0	1,028	5.4
55-59	532	5.3	315	3.5	847	4.4
60-64	328	3.3	263	2.9	591	3.1
65+	483	4.8	408	4.5	891	4.7
TOTAL	10,039	100.0	8,989	100.0	19,028	100.0

Source: Yukon Department of Health and Human Resources and Yukon Bureau of Statistics.

Table 2

Full-time employment by sector, Yukon, 1982-1983

Sector	1982		1983		1984		1985		1986 (First quarter)	
	Number	%	Number	%	Number	%	Number	%	Number	%
Mining	1,080	10.9	678	7.6	640	6.6	505	5.3	534	6.0
Forestry	26	0.3	19	0.2	42	0.4	47	0.5	63	0.7
Construction	582	5.9	683	7.7	586	6.0	454	4.7	227	2.6
Services	3,051	30.9	3,079	34.6	3,938	40.7	3,954	41.5	3,664	41.1
Transportation	678	6.9	436	4.9	368	3.8	369	3.9	258	2.9
Communications & Utilities	489	5.0	403	4.5	414	4.3	521	5.5	505	5.7
Government	3,396	39.4	3,547	39.8	3,637	37.6	3,677	38.6	3,665	41.0
Other	76	0.7	62	0.7	61	0.6	65	0.7	-	-
TOTAL	9,877	100.0	8,906	100.0	9,686	100.0	9,527	100.0	8,906	100.0

Source: Yukon Statistical Review, First Quarter 1986, Table 2.5.

TABLE 3

PARTICIPATION OF WOMEN IN THE LABOUR FORCE, YUKON, 1971 AND 1981

	1971	1981
Females as % of Labour Force	31.6%	42.0%
% of female population in the labour force	48.4%	67.2%
% of married females in the labour force	44.3%	65.3%

Source: Table based on Census of Canada, 1971, 1981

TABLE 4

LABOUR FORCE PARTICIPATION BY PROVINCE AND TERRITORY

	TOTAL	MALE	FEMALE
CANADA	64.8	78.2	51.8
NEWFOUNDLAND	57.1	71.8	42.4
P.E.I.	61.9	74.7	49.4
NOVA SCOTIA	59.0	73.2	45.3
NEW BRUNSWICK	58.2	72.0	44.8
QUEBEC	61.3	75.8	47.5
ONTARIO	67.1	79.7	55.2
MANITOBA	64.7	77.6	52.3
SASKATCHEWAN	63.3	78.2	48.4
ALBERTA	71.7	84.7	58.2
BRITISH COLUMBIA	65.4	78.3	52.7
YUKON	76.3	84.3	67.2
N.W.T.	64.7	73.3	54.9

Source: Statistics Canada, Census 1981. Cat. 92-915

TABLE 5

FEMALES AS % OF TOTAL LABOUR FORCE BY COMMUNITY

	MALE LABOUR FORCE	FEMALE LABOUR FORCE	FEMALES AS % OF LABOUR FORCE
YUKON	7510	5395	42
CARMACKS	65	35	54
DAWSON	220	165	43
FARO	545	305	36
HAINES JUNCTION	120	95	45
MAYO	125	70	35
TESLIN	100	60	38
WATSON LAKE	215	180	46
WHITEHORSE	4905	3775	43

Source: Statistics Canada, 1981 Cat. E 581

TABLE 6

DISTRIBUTION OF FEMALE LABOUR FORCE AMONG

MAJOR SECTORS OF ECONOMIC ACTIVITY 1971 AND 1981

SECTOR OF ACTIVITY	1971 No.	1971 %	1981 No.	1981 %
All Occupations	2565	100.0	5345	100.0
Managerial, Admin.	50	2.0	465	8.6
Teaching and Related	185	7.2	355	6.6
Medicine and Health	155	6.0	240	4.4
Technological, Social, Religious	65	2.5	385	7.2
Artistic	870	34.0	2080	38.9
Clerical and Related	185	7.2	360	6.7
Sales Occupations	615	24.0	1060	19.8
Service Occupations	5	.2	50	.9
Primary Occupations	5	.2	30	.5
Processing Occupations	10	.4	50	.9
Machining, Product Fabric. Assembly	5	.2	75	1.4
Construction Trades Occupations	15	.6	90	1.6
Transport Equipment Operating	405	15.8	95	1.7
Other				

Table compiled from date, Census of Canada 1971, 1981

TABLE 7

AVERAGE INCOMES OF FEMALE AND MALE WORKERS FROM 1973 TO 1983

	AVERAGE INCOME		AVERAGE F. INCOME AS % OF M. INCOME
	FEMALES	MALES	
1973	4,737	10,832	43.7
1974	5,580	12,425	44.9
1975	6,574	14,326	45.9
1976	7,671	14,879	51.6
1977	8,157	16,974	48.0
1978	8,144	18,648	43.7
1979	9,314	19,986	46.6
1980	10,297	22,696	45.4
1981	10,095	22,246	45.6
1982	12,979	26,861	48.3
1983	13,841	24,392	56.7

Source: Revenue Canada Summary Report, Governemnt of Yukon March 1986

TABLE 8

FEMALE INCOME AS % OF MALE INCOME BY COMMUNITY

	AVERAGE ANNUAL MALE INCOME	AVERAGE ANNUAL FEMALE INCOME	FEMALE INCOME AS % OF MALE INCOME
YUKON	19,594	10,725	54.7
CARMACKS	17,121	8,929	52.1
DAWSON	18,743	10,520	56.0
FARO	27,009	10,981	40.6
HAINES JUNCTION	16,178	9,558	59.0
MAYO	14,112	9,033	64.0
TESLIN	11,081	6,877	62.0
WATSON LAKE	19,702	10,051	51.0
WHITEHORSE	20,510	11,447	55.8

Source: Statistics Canada, 1981 Cat. E-581

Table 9

Income distribution by gender,
Yukon, 1991

Annual Income	Males %	Females %
Below $10,000	22.8	45.6
$10,000 - $15,000	12.5	15.1
$15,000 - $20,000	8.5	9.7
$20,000 - $25,000	12.5	12.3
$25,000 - $30,000	10.1	7.1
$30,000 - $40,000	20.8	8.3
$40,000 - $50,000	9.1	1.4
$50,000 +	5.7	0.5
Total	100.0	100.0

Source: Revenue Canada Summary Report, 1973 to 1991, Yukon Bureau of Statistics. (Calculated from Table 1.3).

Table 10

Changes in incomes of women and men, Yukon 1973-1983

(Constant 1973 $)

Average income (Taxable returns)	Males	Females	Females as % of males
1973	9,929	5,852	59.5
1974	10,306	6,112	59.3
1975	10,700	6,407	59.9
1976	10,170	6,846	67.3
1977	10,907	6,832	62.7
1978	11,008	6,986	63.5
1979	10,848	7,246	66.8
1980	11,057	7,170	64.8
1981	9,583	6,274	65.5
1982	10,248	7,435	72.8
1983	11,014	7,535	68.4
Percentage increase, 1973 - 1983	12.1%	28.8%	

Source: Revenue Canada Summary Report, 1973 - 1983, Yukon Bureau of Statistics. (Calculated from Tables 5.2 and 5.3)

FOOTNOTES

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31. See, for example, Morley Gunderson, "Labour Market Aspects of Inequality in Employment and Their Application to Crown Corporations," in Equality in Employment: A Royal Commission Report,e Background Studies, Judge Rosalie Silberman Abella, Commissioner, April 1985.

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